

METHOD AND SYSTEM FOR PROVIDING INSURANCE POLICY INCENTIVE REWARDS

ABSTRACT

Disclosed is a method for targeting incentive rewards, in the form of an insurance coverage credits to individuals conducting business activities of interest. In a preferred mode, a "Policy Rewards" program implementing the disclosed method provides an incentive for a consumer to conduct more business with a commercial enterprise. Thus, the method can involve the awarding of coverage credits or additional coverage amounts either permanently or for a specified period of time on a wide range of insurance policies in return for a consumer taking agreed upon actions. The method can be implemented in any suitable manner, including completely manually, by manual operation of electronic or mechanical data, or completely automatically. Preferably the method is performed automatically through electronic means.